



**COMMONWEALTH OF VIRGINIA  
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

**Benefits Administrator Memo**

**#03-05**

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**To:** Benefits Administrators  
**From:** Charles S. Reed, Associate Director  
State and Local Health Benefits Programs  
**CC:** All OHB  
**Date:** March 24, 2003  
**Re:** Health Benefits Open Enrollment Mailings for July 1, 2003

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Open Enrollment is April 15 through May 16. Beginning the first week in April, state agencies will be sent materials for distribution to active employees about the plans and premiums effective July 1, 2003. Notification packages will be mailed to non-Medicare retirees, survivors, LTD and Extended Coverage participants.

Please see the important information below on enrollment, mailings, materials and materials distribution for Open Enrollment.

**New COVA Care Plan Introduced**

As you know, the new Commonwealth of Virginia Care (COVA Care) plan will replace the current Key Advantage and Cost Alliance plans. Key features of COVA Care include: the Anthem network, plus an expanded worldwide network of Blue Cross and Blue Shield providers through the *BlueCard* PPO and *BlueCard* Worldwide networks; greater access to specialists and no requirement to designate a PCP; an annual routine wellness check-up and an *annual* mammogram (age 35 and older); an annual deductible that applies to most services requiring coinsurance; a new three-tier drug program; basic dental benefits and additional coverage options (Out-of-Network, Expanded Dental, and a Vision, Hearing and Expanded Dental package). More information is available in the soon-to-come *Spotlight* newsletter and *Health Benefits Guide*. You were sent earlier a Summary of Benefits and a comparison of COVA Care with the current plans (A Closer Look at COVA Care).

## Aetna and Piedmont Community HealthCare Leaving Program

The Aetna HMO, Aetna POS and Piedmont Community HMO-POS plans have notified the program that they will no longer participate effective July 1, 2003. Employees, non-Medicare retirees and Extended Coverage participants enrolled in these plans may select COVA Care (and additional coverage options) or the Kaiser Permanente HMO (in Northern Virginia only), or if no action is taken by May 16, be placed automatically in the basic COVA Care plan.

While the Aetna and Piedmont plans will be discontinued July 1, remember that:

- New hires and current employees eligible to make a plan or membership change may select the Aetna HMO, Aetna POS or Piedmont Community HMO-POS plans in April and May, provided that the effective date is no later than June 1.
- If these employees want a plan other than the COVA Care basic plan on July 1, a second enrollment action is required.

## Other Situations Requiring Two Elections

- New hires with an effective date of May 1 will need to make two plan elections. The first would be as a new hire for coverage effective May 1, and the second would be by the end of Open Enrollment for coverage effective July 1.
- New hires with an effective date of June 1 will need to make two plan elections, one for June 1 as a new hire, and the second at the same time for July 1 since they missed the Open Enrollment period.
- Current employees who enroll from waived status after Open Enrollment ends due to a qualifying mid-year event will need to make two plan elections if they did not make an election during Open Enrollment. One election would be for the qualifying mid-year event and the other at the same time for July 1.

In each case, if the employee fails to make a July 1 election, the default will be the COVA Care basic plan.

## Spotlight Newsletter and Health Benefits Guide Distributed in Early April

This spring's Open Enrollment issue of *Spotlight* and the *Health Benefits Guide* are scheduled for shipment to agencies starting the first week in April. **You will also receive a HIPAA Privacy Notice and Member Handbook Amendment that must be distributed to all employees along with Spotlight. It is extremely important that you distribute the HIPAA information by April 14, 2003.** If you are a Benefits Administrator providing services to several agencies, your materials will be combined in one shipment with a packing slip showing your quantities by Payroll/Group number. Be sure to locate the box with a label that says "Open This Box First". Your packing slip will be in that box.

Materials shipments will include your BES employee count plus an extra 8 percent. Quantities of *Spotlight* and the *Health Benefits Guide* will be sent to you automatically. For new hires, you may order extra Guides on the State Materials Order Form (attached). All materials listed on the form will be available for ordering by early April. Limited quantities of extra Spotlights will also be available – write in "Spotlight" and the quantity on the bottom of the form. The materials will also be posted on the DHRM Web site at

[www.dhrm.state.va.us/hbenefit.htm](http://www.dhrm.state.va.us/hbenefit.htm).

*Spotlight* features enrollment instructions, questions and answers about the new COVA Care plan, benefit summaries on COVA Care and Kaiser Permanente, monthly premiums, and a schedule of employee meetings and videoconferences (March 21- April 10). The *Health Benefits Guide* includes general plan and enrollment information and also health benefits resources on the Web.

Be sure to print and display the attached Open Enrollment flyer in prominent locations throughout your agency. It is very important that employees are aware as soon as possible of the meetings and Open Enrollment dates.

### **Order Other Open Enrollment Materials Beginning April 1**

Enclosed are Materials Order Forms for the Commonwealth and Anthem. Kaiser Permanente materials for July 1 may be ordered directly by calling (703) 873-1537.

### **Deadline For Ordering Current Enrollment Materials**

Current State and Anthem enrollment materials (Enrollment forms, Selection Guides, etc.) will be available for order from Commonwealth Mailing Systems until May 1 using the existing Materials Order Form. **After May 1, these materials will be available only on the DHRM Web site.** In the interim before July 1, contact Piedmont Community at 1-800-400-7247, extension 216. A materials order form for Aetna is on the DHRM Web site under Resources for BAs.

### **Power Point Presentations On Open Enrollment**

We recently sent you separate Power Point presentations on the new COVA Care plan and on Open Enrollment and Employee Direct for use with your agency's employees. These presentations are intended to supplement *Spotlight*, the *Health Benefits Guide* and other Open Enrollment materials. They will also be available on the DHRM Web site.

### **Notification to Non-Medicare Retirees and Extended Coverage Participants**

Open Enrollment packages will be mailed to these groups beginning April 4. The packages will include a cover memo with the same type of information that active employees received in *Spotlight*. They will also include the new monthly premiums, a Summary of Benefits, and the new Retiree and VSDP LTD Enrollment Form or Extended Coverage Enrollment Form (as appropriate). You will receive additional information later.

### **Visit the DHRM and Carrier Web Sites**

You may download Open Enrollment information and materials from the DHRM Web site, including the new monthly premiums, *Spotlight*, *Health Benefits Guide*, enrollment forms, A Closer Look at COVA Care chart, and more.

See the plan contact information on the next page.

## **PLAN CONTACT INFORMATION**

### **COVA CARE STATEWIDE PLAN**

***Department of Human Resource Management (before July 1)***

<http://www.dhrm.state.va.us>

***Anthem Blue Cross & Blue Shield (after July 1)***

<http://www.anthem.com>

***Magellan Behavioral Health*** - Mental Health & Substance Abuse Services

<http://www.dhrm.state.va.us/services/health/magellan.htm>

### **KAISER PERMENANTE REGIONAL PLAN (Northern Virginia Only)**

***Kaiser Foundation Health Plans of the Mid-Atlantic States***

[www.kp.org/ehealth/mida/commonwealthofvirginia](http://www.kp.org/ehealth/mida/commonwealthofvirginia)

Enclosures:

*Spotlight* newsletter

*Health Benefits Guide*

Set of Enrollment forms

Active Employee Rates for July 1, 2003

Set of new Materials Order forms

Open Enrollment flyer